

**Information to identify the case:**

Debtor 1	<b>Jeremy D Williams</b>	Social Security number or ITIN <b>xxx-xx-1678</b>
	First Name   Middle Name   Last Name	
Debtor 2	<b>Roberta J Williams</b>	Social Security number or ITIN <b>xxx-xx-9254</b>
(Spouse, if filing)	First Name   Middle Name   Last Name	EIN <b>-----</b>
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number: <b>17-21038-CMB</b>		

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Jeremy D Williams

Roberta J Williams

7/12/17

**By the court:** Carlota M. Bohm  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
**United States Bankruptcy Court**  
**Western District of Pennsylvania**

In re:  
 Jeremy D Williams  
 Roberta J Williams  
 Debtors

Case No. 17-21038-CMB  
 Chapter 7

**CERTIFICATE OF NOTICE**

District/off: 0315-2

User: admin  
 Form ID: 318

Page 1 of 2  
 Total Noticed: 15

Date Rcvd: Jul 12, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 14, 2017.

db/jdb +Jeremy D Williams, Roberta J Williams, 223 Oakland Avenue, Greensburg, PA 15601-2927  
 14384177 +Collection Service Cen, Po Box 560, New Kensington, PA 15068-0560  
 14384179 +Fed Loan Servicing, Po Box 69184, Harrisburg, PA 17106-9184  
 14384495 +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021  
 14384181 +Preferred Credit Inc, Po Box 1970, St Cloud, MN 56302-1970  
 14384184 #+Stellar Recovery Inc, Attn: Bankruptcy, 4500 Salisbury Road Ste 105, Jacksonville, FL 32216-8035

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QJRWALSH.COM Jul 13 2017 01:23:00 James R. Walsh,  
 Spence, Custer, Saylor, Wolfe & Rose, LLC, 1067 Menoher Boulevard, Johnstown, PA 15905-2545  
 smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jul 13 2017 01:39:18 Pennsylvania Dept. of Revenue,  
 Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
 Harrisburg, PA 17128-0946  
 14384175 +EDI: GMACFS.COM Jul 13 2017 01:23:00 Ally Financial, Po Box 380901,  
 Bloomington, MN 55438-0901  
 14384176 +EDI: CAPITALONE.COM Jul 13 2017 01:23:00 Capital One,  
 Attn: General Correspondence/Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285  
 14384178 +EDI: NAVIENTFKASMDOE.COM Jul 13 2017 01:23:00 Dept Of Ed/Navient, Attn: Claims Dept,  
 P.O. Box 9635, Wilkes Barr, PA 18773-9635  
 14384180 +EDI: FORD.COM Jul 13 2017 01:23:00 Kia Motors Finance, Po Box 20825,  
 Fountain Valley, CA 92728-0825  
 14384182 +E-mail/Text: bankruptcyteam@quickenloans.com Jul 13 2017 01:40:28 Quicken Loans,  
 1050 Woodward Ave, Detroit, MI 48226-1906  
 14384183 +EDI: NAVIENTFKASMRSERV.COM Jul 13 2017 01:23:00 Sallie Mae, Attn: Navient, Po Box 9500,  
 Wilkes-Barr, PA 18773-9500  
 14384185 +EDI: WFFC.COM Jul 13 2017 01:23:00 Wffnb Retail, Po Box 94498, Las Vegas, NV 89193-4498  
 TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr Duquesne Light Company  
 cr Quicken Loans Inc.  
 cr\* +PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

TOTALS: 2, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 14, 2017

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 12, 2017 at the address(es) listed below:

Corey J. Sacca on behalf of Debtor Jeremy D Williams csacca@bononilaw.com,  
 coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com  
 Corey J. Sacca on behalf of Joint Debtor Roberta J Williams csacca@bononilaw.com,  
 coreysacca@gmail.com;bankruptcy@bononilaw.com;bononiecfmail@gmail.com;r39887@notify.bestcase.com  
 James Warmbrodt on behalf of Creditor Quicken Loans Inc. bkgroup@kmllawgroup.com  
 James R. Walsh jwalsh@spencecuster.com,  
 trustee@spencecuster.com;kpetak@spencecuster.com;rsnyder@spencecuster.com;lkinsey@spencecuster.co  
 m;mskunta@spencecuster.com;jwalsh@ecf.epiqsystems.com  
 Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov

District/off: 0315-2

User: admin  
Form ID: 318

Page 2 of 2  
Total Noticed: 15

Date Rcvd: Jul 12, 2017

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com,  
ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;dschimizzi@berns  
teinlaw.com;acarr@bernsteinlaw.com;cabbott@ecf.courtdrive.com

TOTAL: 6